

TOGETHER WITH all the buildings and improvements thereon and the rights, ways, roads, waters, privileges and appurtenances thereunto belonging or in anywise appertaining and including the rights and privileges to the grantees herein, their heirs and assigns, to use in common with the said Anne I. Dutrow and Melvin H. Dutrow, her husband, their heirs and assigns, a perpetual easement for purpose of egress and ingress to and from the real estate hereinbefore described and conveyed by foot, animal, vehicle or other proper modes over and along the existing private road leading from said real estate on the Rocky Springs Road, said roadway being further shown and described on the plat above referred to.

BEING the same lot of ground described in a Deed dated September 26, 1967 and recorded among the Land Records of Frederick County in Liber 773, folio 618, from Robert R. Brubaker and Nancy L. Brubaker, his wife, to Joseph P. Urie and Marie Rogers Urie, his wife.

TOGETHER with the improvements thereon and the rights or appurtenances thereto belonging or in anywise appertaining, including all heating, gas and plumbing apparatus and fixtures, and all rents, issues and profits accruing from the premises hereby mortgaged.

IT IS AGREED that said Mortgagee may, at its option, advance sums at any time for the payment of premiums of any life insurance policy assigned to the mortgagee, or wherein the mortgagee is beneficiary, and which is held by the Mortgagee as additional collateral for this indebtedness and any sums so advanced may be added to the unpaid balance of this indebtedness, and shall become due and payable on demand at the option of the Mortgagee and bear interest herein agreed to.

TO HAVE AND TO HOLD the said lot of ground and premises unto the said body corporate, party hereto of the second part, its successors and assigns, ~~during the term of years therein expressed and at the expiration of which the premises shall revert to the said body corporate, party hereto of the second part, its successors and assigns, in fee simple.~~ in fee simple.

If, however, the said Mortgagor, his heirs, personal representatives or assigns, shall make the payments and perform the covenants herein on their part contained, then this mortgage shall be void.

AND the said Mortgagor for himself, his heirs, executors, administrators and assigns, covenant with the said First Federal Savings and Loan Association of Baltimore, its successors and assigns, as follows:

I. To repay the indebtedness, together with interest, as herein provided.

II. That together with and in addition to the monthly payments of principal and interest payable under the terms of the mortgage debt hereby secured, the Mortgagor will pay to the Mortgagee on the first day of each month, until the said debt is fully paid, the following sums: any installment of ground rents; taxes and special assessments levied or to be levied against the premises secured by this mortgage, installment of the premium or premiums that will become due and payable to renew such insurance on the premises covered hereby against loss by fire or other hazards, casualties and contingencies as may be reasonably required by the mortgagee in amounts, for periods and in company or companies satisfactory to the Mortgagee. Said installments shall be equal to one-twelfth ($\frac{1}{12}$) of the annual ground rents, if any, plus the estimated premium or premiums for such insurance and taxes and assessments next due (as estimated by the Mortgagee) less all installments already paid therefor, divided by the number of months that are to elapse one month prior to the date when such items shall be deemed delinquent. The Mortgagee shall hold such installments in trust to pay the items mentioned before the same become delinquent.

III. To keep the buildings on the premises insured against loss by fire, windstorm and other insurable hazards for the benefit of the Mortgagee in some company acceptable to the Mortgagee, to the extent of its lien thereon, and to deliver the policy to the Mortgagee; the proceeds of any loss thereunder to be paid to the Mortgagee alone, and not to the Mortgagee and Mortgagor jointly.

IV. Not to remove or demolish any buildings now on the premises and to keep the improvements in as good order and repair as at the present time.

V. To pay all ground rent, taxes, water rent, insurance, public dues and assessments of every kind whatsoever, for which the property hereby mortgaged may become liable, when payable. The Mortgagee is hereby authorized to pay the same, and the amount so paid shall then be added to the principal debt named herein and bear interest at the rate of -----8%----- per annum from the date of said payment, and said Mortgagee shall have a lien hereunder on said premises for the amount so paid, together with said interest thereon.

VI. That the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct.

VII. To pay a late charge not to exceed the greater of two dollars (\$2.00) or five per cent (5%) of the total amount of any delinquent or late periodic installment of interest and principal, which is received at the office of the Mortgagee more than fifteen (15) calendar days after the due date thereof.

VIII. That should the title to the herein mortgaged property be acquired by any persons or corporation, other than the Mortgagors, by voluntary or involuntary grant or assignment, by descent, inheritance, operation of law or in any other manner, without the Mortgagee's written consent, then the whole of said principal sum shall become due and owing as herein provided.

IX. That the whole of said principal sum shall become due after default in the payment of any monthly installment, as herein provided, for thirty days, or after default in the performance of any of the foregoing covenants for thirty days.